

United States Bankruptcy Court
District of NevadaIn re:
NATHAN ANDREW GOSSARD
WHITNEY DANIELLE GOSSARD
DebtorsCase No. 16-15553-mkn
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2

User: breareymr
Form ID: 309APage 1 of 3
Total Noticed: 67

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db/jdb +NATHAN ANDREW GOSSARD, WHITNEY DANIELLE GOSSARD, 680 8TH STREET,
BOULDER CITY, NV 89005-2903

9932886 Acceptance Now, Acct No xxxxxxxxxxxxxxxxxxxxxx0489, Acceptance Now Customer Service,
501 Headquarters Dr, Plano, TX 75024

9932888 +Ad Astra Recovery, Acct No xxx8497, 7330 W 33rd St Ste 118, Wichita, KS 67205-9370

9932894 +AmerAssist/AR Solutions, Acct No xx2665, 455 Hutchinson Ave S, Suite 5,
Columbus, OH 43235-5656

9932897 +Bay Area Credit Services, Acct No xxxx7081, 1901 W. 10th Street, Antioch, CA 94509-1380

9932898 +Caine & Weiner, Acct No xxx4948, Po Box 5010, Woodland Hills, CA 91365-5010

9932900 Clark County Assessor, C/O Bankruptcy Clerk, 500 S. Grand Central Parkway, Box 551401,
Las Vegas, NV 89155-1401

9932901 Clark County Treasurer, c/o Bankruptcy Clerk, 500 S Grand Central Pkwy, Box 551220,
Las Vegas, NV 89155-1220

9932903 +Commonwealth Financial Systems, Acct No xxxxxxxx56N1, 245 Main St,
Dickson City, PA 18519-1641

9932902 +Commonwealth Financial Systems, Acct No xxxxxxxx59N1, 245 Main St,
Dickson City, PA 18519-1641

9932905 +Dept. of Employment, Training & Rehab, Employment Security Division, 500 East Third Street,
Carson City, NV 89713-0002

9932908 +Hls Of Nevada, Llc, Acct No xxxxxxxx3213, 6767 W Tropicana Ave, Las Vegas, NV 89103-4755

9932911 +Massachusetts Department of Revenue, Bankruptcy Unit, PO Box 9564,
100 Cambridge Street, 7th Floor, Boston, MA 02114-2509

9932912 +Med Data Systems, Acct No xxxxxx0016, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413

9932913 +Med Data Systems, Acct No xxxxxx0117, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413

9932914 +Midland Funding, Acct No xxxxxx1468, 2365 Northside Dr, Suite 300,
San Diego, CA 92108-2709

9932915 +Nevada Credico, Acct No xxxxx8396, c/o Allicia B. Tomolo, Esq.,
3080 S. Durango Dr. Ste. 207, Las Vegas, NV 89117-9194

9932921 +PlusFour Inc, Acct No xxx2836, Po Box 95846, Las Vegas, NV 89193-5846

9932918 +PlusFour Inc, Acct No xxx5406, Po Box 95846, Las Vegas, NV 89193-5846

9932920 +PlusFour Inc, Acct No xxx5931, Po Box 95846, Las Vegas, NV 89193-5846

9932919 +PlusFour Inc, Acct No xxx6033, Po Box 95846, Las Vegas, NV 89193-5846

9932927 +Reliable Credit Assc I, Acct No xx5918, 34303 Pacific Hwy S Ste,
Federal Way, WA 98003-8907

9932930 +State of Nevada Dept. of Motor Vehicles, Attn: Legal Division, 555 Wright Way,
Carson City, NV 89711-0001

9932938 +US Dept of Education, Acct No xxxxxx1281, Attn: Bankruptcy, Po Box 16448,
Saint Paul, MN 55116-0448

9932936 +US Dept of Education, Acct No xxxxxxxxxxxx7136, Attn: Bankruptcy, Po Box 16448,
Saint Paul, MN 55116-0448

9932937 +US Dept of Education, Acct No xxxxxxxxxxxx7236, Attn: Bankruptcy, Po Box 16448,
Saint Paul, MN 55116-0448

9932935 +US Dept of Education, Acct No xxxxxxxxxxxx7336, Attn: Bankruptcy, Po Box 16448,
Saint Paul, MN 55116-0448

9932934 +US Dept of Ed/Great Lakes Educational Lo, Acct No xxxxxxxxxxxx2581, 2401 International,
Madison, WI 53704-3121

9932939 +Visa Dept Store National Bank, Acct No xxxxxxxx1990, Attn: Bankruptcy, Po Box 8053,
Mason, OH 45040-8053

9932942 +Yakima Adjustment Se, Acct No L320, 309 W Lincoln Ave, Yakima, WA 98902-2655

9932943 +Yakima Adjustment Serv, Acct No L5TD, 309 W Lincoln Ave, Yakima, WA 98902-2655

9932944 +Yakima Adjustment Serv, Acct No L6AG, 309 W Lincoln Ave, Yakima, WA 98902-2655

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: seth@ballstaedtllaw.com Oct 15 2016 01:39:13 SETH D BALLSTAEDT,
THE BALLSTAEDT LAW FIRM, 9555 S. EASTERN AVE, STE #210, LAS VEGAS, NV 89123

tr +EDI: BSDKROHN.COM Oct 15 2016 01:28:00 SHELLEY D KROHN, 510 S 8TH STREET,
LAS VEGAS, NV 89101-7003

ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Oct 15 2016 01:39:24 U.S. TRUSTEE - LV - 7,
300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803

9932895 E-mail/Text: ebn@americollect.com Oct 15 2016 01:39:28 Americollect Inc, Acct No xx275B,
Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221

9932896 E-mail/Text: ebn@americollect.com Oct 15 2016 01:39:29 Americollect Inc, Acct No xx981A,
Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221

9932883 +EDI: AARGON.COM Oct 15 2016 01:28:00 Aargon Agency, Acct No xxxxxx0174,
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

9932882 +EDI: AARGON.COM Oct 15 2016 01:28:00 Aargon Agency, Acct No xxxxxx1846,
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

9932885 +EDI: AARGON.COM Oct 15 2016 01:28:00 Aargon Agency, Acct No xxxxxx3006,
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

9932884 +EDI: AARGON.COM Oct 15 2016 01:28:00 Aargon Agency, Acct No xxxxxx8900,
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

9932887 +E-mail/Text: acs@acsfinancial.net Oct 15 2016 01:39:40 Ac Financial, Acct No xx2127,
Po Box 55849, Seattle, WA 98155-0849

District/off: 0978-2

User: breareymr
Form ID: 309APage 2 of 3
Total Noticed: 67

Date Rcvd: Oct 14, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9932892 +E-mail/Text: banko@acsnv.com Oct 15 2016 01:39:35 Allied Collection Services,
Acct No xxxxx5201, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194

9932893 +E-mail/Text: banko@acsnv.com Oct 15 2016 01:39:35 Allied Collection Services,
Acct No xxxxx6701, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194

9932890 +E-mail/Text: banko@acsnv.com Oct 15 2016 01:39:36 Allied Collection Services,
Acct No xxxxx8501, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194

9932891 +E-mail/Text: banko@acsnv.com Oct 15 2016 01:39:36 Allied Collection Services,
Acct No xxxxx9101, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194

9932889 +E-mail/Text: banko@acsnv.com Oct 15 2016 01:39:36 Allied Collection Services,
Acct No xxxxx9501, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194

9932899 +EDI: CAPIO.COM Oct 15 2016 01:28:00 Capio Partners Llc, Acct No xxxxx2768,
Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498

9932904 +EDI: RCSFNBMARIN.COM Oct 15 2016 01:28:00 Credit One Bank Na, Acct No xxxxxxxxxxxxx4505,
Po Box 98873, Las Vegas, NV 89193-8873

9932906 +E-mail/Text: bknotice@ercollections.com Oct 15 2016 01:39:28 ERC/Enhanced Recovery Corp,
Acct No xxxxx4806, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

9932907 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Oct 15 2016 01:44:23 Exeter Finance Corp,
Acct No xxxxxxxxxxxxx1001, Po Box 166008, Irving, TX 75016-6008

9932909 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Oct 15 2016 01:39:28 Hunter Warfield,
Acct No xxx2206, Attention: Bankruptcy, 4620 Woodland Corporate Blvd,
Tampa, FL 33614-2415

9932910 EDI: IRS.COM Oct 15 2016 01:28:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

9932916 +E-mail/Text: tax-bankruptcy@tax.state.nv.us Oct 15 2016 01:39:32
Nevada Dept. of Taxations, Bankruptcy, 555 E Washington Ave, #1300,
Las Vegas, NV 89101-1046

9932917 +E-mail/Text: bkpr@pnwinc.com Oct 15 2016 01:39:21 Pacific Northwest Coll, Acct No xx7148,
819 Pacific Ave, Tacoma, WA 98402-5209

9932925 +E-mail/Text: service@quantumcollections.com Oct 15 2016 01:39:15 Quantum Coll,
Acct No xxxxl601, 3224 Civic Center Drive, North Las Vegas, NV 89030-4506

9932922 +E-mail/Text: service@quantumcollections.com Oct 15 2016 01:39:15 Quantum Coll,
Acct No xxxxx2701, 3224 Civic Center Drive, North Las Vegas, NV 89030-4506

9932923 +E-mail/Text: service@quantumcollections.com Oct 15 2016 01:39:15 Quantum Coll,
Acct No xxxxx2901, 3224 Civic Center Drive, North Las Vegas, NV 89030-4506

9932924 +E-mail/Text: service@quantumcollections.com Oct 15 2016 01:39:15 Quantum Coll,
Acct No xxxxx3801, 3224 Civic Center Drive, North Las Vegas, NV 89030-4506

9932926 +E-mail/Text: service@quantumcollections.com Oct 15 2016 01:39:15 Quantum Coll,
Acct No xxxxx3901, 3224 Civic Center Drive, North Las Vegas, NV 89030-4506

9932928 +E-mail/Text: bk@rgsfinancial.com Oct 15 2016 01:39:16 Rgs Financial,
Acct No xxxxxxxxxxxxx3027, 1700 Jay Ell Dr Ste 200 Ste, Richardson, TX 75081-6788

9932929 E-mail/Text: sanfrancisco.bnc@ssa.gov Oct 15 2016 01:39:33 Social Security Administration,
Off. of Regional Chief Counsel-Region IX, 160 Spear Street, Suite 800,
San Francisco, CA 94105-1545

9932931 +E-mail/Text: tami@twinstarcu.com Oct 15 2016 01:39:20 Twin Star Credit Union,
Acct No xxxxxxx0400, Po Box 718, Olympia, WA 98507-0700

9932933 EDI: USBANKARS.COM Oct 15 2016 01:28:00 Us Bk Rms Cc, Acct No xxxxxxxxxxxxx0589,
Po Box 108, Saint Louis, MO 63166

9932932 +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Oct 15 2016 01:39:24 United States Trustee,
300 Las Vegas Blvd. South #4300, Las Vegas, NV 89101-5803

9932940 +EDI: WFFC.COM Oct 15 2016 01:28:00 Wells Fargo Dealer Services, Acct No xxxxxxxxx5782,
Po Box 3569, Rancho Cucamonga, CA 91729-3569

9932941 +E-mail/Text: destill@redcanoecu.com Oct 15 2016 01:39:16 Weyerhaeuser Empl Cu,
Acct No xxxxxxx0300, Po Box 3020, Longview, WA 98632-0320

TOTAL: 35

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

District/off: 0978-2

User: breareymr
Form ID: 309A

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

SETH D BALLSTAEDT on behalf of Joint Debtor WHITNEY DANIELLE GOSSARD seth@ballstaedtlaw.com,
ballstaedtecf@gmail.com
SETH D BALLSTAEDT on behalf of Debtor NATHAN ANDREW GOSSARD seth@ballstaedtlaw.com,
ballstaedtecf@gmail.com
SHELLEY D KROHN shelley@trusteekrohn.com, NV27@ecfcbis.com;becca@trusteekrohn.com
U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **NATHAN ANDREW GOSSARD**
 First Name Middle Name Last Name

Debtor 2 **WHITNEY DANIELLE GOSSARD**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7128**

EIN ---

Social Security number or ITIN **xxx-xx-2387**

EIN ---

United States Bankruptcy Court **District of Nevada**Date case filed for chapter **7 10/13/16**Case number: **16-15553-mkn****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	NATHAN ANDREW GOSSARD	WHITNEY DANIELLE GOSSARD
2. All other names used in the last 8 years		
3. Address	680 8TH STREET BOULDER CITY, NV 89005	680 8TH STREET BOULDER CITY, NV 89005
4. Debtor's attorney Name and address	SETH D BALLSTAEDT THE BALLSTAEDT LAW FIRM 9555 S. EASTERN AVE, STE #210 LAS VEGAS, NV 89123	Contact phone (702) 715-0000 Email seth@ballstaedtlaw.com
5. Bankruptcy trustee Name and address	SHELLEY D KROHN 510 S 8TH STREET LAS VEGAS, NV 89101	Contact phone (702) 421-2210

For more information, see page 2 >

Debtor **NATHAN ANDREW GOSSARD** and **WHITNEY DANIELLE GOSSARD**Case number **16-15553-mkn**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	300 Las Vegas Blvd., South Las Vegas, NV 89101 Date: 10/14/16	Office Hours 9:00 AM – 4:00 PM Contact phone (702) 527-7000 Date: 10/14/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 16, 2016 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 35%;"> Filing deadline: 1/17/17 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 35%;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	